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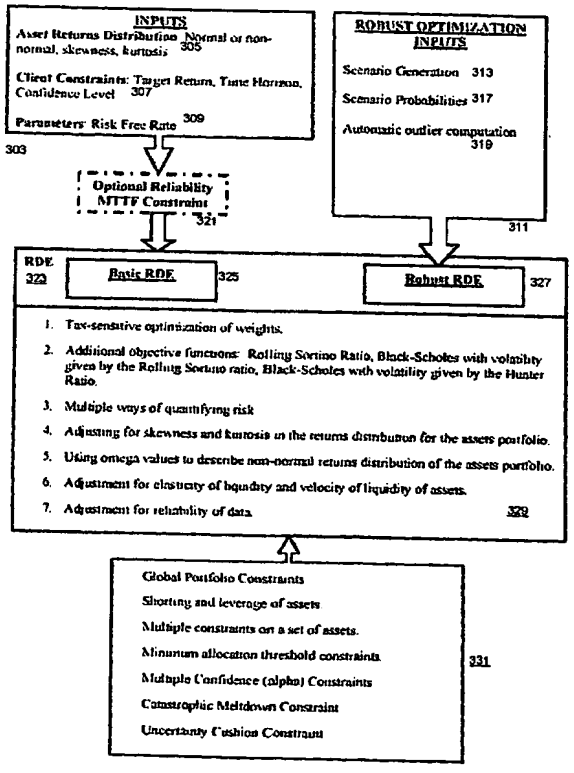
(54) Title: IMPROVED RESOURCE ALLOCATION TECHNIQUE



(57) Abstract: An improved resource allocation system comprising a reliability decision engine (323), which allocates the portfolio's assets as required for the desired reliability portfolio. The reliability decision engine including two reliability decision engines, a basic reliability decision engine (325) and a robust reliability decision engine (327). The use of robust optimization makes it possible to determine the sensitivity of the optimized portfolio. Scenarios can be specified directly by the user or automatically generated by the system in response to a selection by the user. Inputs (329, 331) are applied to basic the basic reliability decision engine (325) and inputs (311) are applied to robust reliability decision engine (327).

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